From: A.siano

To: Public Hearing;

CC:

Subject: No need for Wal-Mart banks

Date: Wednesday, April 12, 2006 8:22:26 AM

Attachments:

M.J. Gruenberg, Acting chairman FDIC Board of Directors

We need our local and community banks. And I am concerned that if Wal-Mart got into the bank9ing system it would drive out this very important community banking that is helping our local economy.

Thank you . Sincerely. A. Siano

Greenfield, Ma. 01301